

## Point of Service (POS) Benefit Design Comparison

	<b>CalPERS BSC HMO<sup>1</sup></b>	<b>Proposed BSC POS Network<sup>2</sup></b>	<b>Proposed BSC PPO Network<sup>3</sup></b>	<b>Outside BSC PPO Network<sup>4</sup></b>
Physician Visit	\$10	\$25	40%	<b>Emergency Coverage Only</b>
Out Patient Facility	\$0	20%	40%	
Ambulatory Surgery	\$0	\$25	40%	
Inpatient Facility	\$0	20%	40%	
Urgent Care	\$25	\$25	\$25	
Annual Out-of- Pocket Maximum (single/family)	N/A	\$1,500/3,000	\$2,500/5,000	
Emergency Room	\$50	\$75	\$75	
Pharmacy Retail: Mail:	\$5/15/45 \$10/25/75	\$5/15/45 \$10/25/75	\$5/15/45 \$10/25/75	

<sup>1</sup> Current CalPERS BSC HMO benefit design.

<sup>2</sup> Proposed POS benefit design for the new Blue Shield CalPERS Provider Network that includes high performance hospital facilities.

<sup>3</sup> Proposed POS benefit design for all Blue Shield providers not included in the Blue Shield CalPERS Provider Network.

<sup>4</sup> Proposed POS benefit design for providers outside Blue Shield's network.